

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: WINSTON J BANKS

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Case No. 17-bk-14799

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/17/2017.
- 2) The plan was confirmed on 10/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/28/2022.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,075.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,133.37.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 20,289.16	
Less amount refunded to debtor(s)	\$ 1,375.89	
<b>NET RECEIPTS</b>		\$ 18,913.27

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,458.99	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		\$ 2,208.99
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SHERRI DICKS, ESQ	Lgl	750.00	NA	NA	750.00	0.00
Gregory Funding LLC	Sec	0.00	101,668.84	101,668.84	3,009.56	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	61.76	55.61	55.61	55.61	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	6.25	6.25	0.00	0.00
NATIONAL AUTO FINANCE CO	Sec	0.00	992.31	992.31	992.31	0.00
USAA FEDERAL SAVINGS BANK	Sec	3,170.00	2,815.31	2,815.31	3,252.45	0.00
VERIZON	Uns	0.00	75.66	75.66	75.66	0.00
VERIZON	Uns	0.00	529.82	529.82	529.82	0.00
PECO	Uns	2,851.39	2,533.26	2,533.26	2,533.26	0.00
PHH MORTGAGE SERVICES	Sec	37,000.00	36,551.92	36,551.92	1,010.46	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	132.00	132.00	132.00	0.00
CITY OF PHILA	Sec	0.00	40.00	40.00	40.00	0.00
CITY OF PHILA	Sec	181.60	101.15	101.15	101.15	0.00
CITY OF PHILA	Pri	0.00	126.01	126.01	126.01	0.00
CITY OF PHILA	Sec	0.00	4,218.47	4,218.47	4,218.47	0.00
CITY OF PHILA	Uns	0.00	627.52	627.52	627.52	0.00
SHERRI DICKS, ESQ	Lgl	0.00	NA	NA	0.00	0.00
SHARON N HARVEY	Uns	0.00	1,800.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF PHILA	Sec	30,000.00	NA	NA	0.00	0.00
PHILA DEPT OF REVENUE	Sec	262.05	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Sec	100,000.00	NA	NA	0.00	0.00
KEYSTONE COLLECTION GROUP	Pri	132.00	NA	NA	0.00	0.00
AFNI INC	Uns	44.83	NA	NA	0.00	0.00
AFNI INC	Uns	387.71	NA	NA	0.00	0.00
ALLIED INTERSTATE LLC	Uns	51.71	NA	NA	0.00	0.00
CHASE RECIEVABLES	Uns	127.62	NA	NA	0.00	0.00
COMCAST	Uns	399.74	NA	NA	0.00	0.00
CREDIT COLECTION SERVICE	Uns	91.05	NA	NA	0.00	0.00
HALISTED FIN. SERVICE	Uns	1,023.15	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Uns	24.55	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Uns	448.75	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,062.86	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	1,062.86	NA	NA	0.00	0.00
MONTGOMERY FUNDING LLC	Uns	39.00	NA	NA	0.00	0.00
NORTHSRTAR LOCATION SERV.	Uns	998.21	NA	NA	0.00	0.00
PCS-POFESSIONAL CREDIT SERV.	Uns	108.13	NA	NA	0.00	0.00
PECO	Uns	1,843.73	NA	NA	0.00	0.00
PGW	Uns	8,133.68	NA	NA	0.00	0.00
PLAZA REC. INC.	Uns	992.31	NA	NA	0.00	0.00
SOUTHWEST CREDIT	Uns	418.79	NA	NA	0.00	0.00
VAN RU CREDIT CORP	Uns	874.69	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 138,220.76	\$ 4,020.02	\$ 0.00
Debt Secured by Vehicle	\$ 3,807.62	\$ 4,244.76	\$ 0.00
All Other Secured	\$ 4,359.62	\$ 4,359.62	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 146,388.00</b>	<b>\$ 12,624.40</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 313.62	\$ 313.62	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 313.62</b>	<b>\$ 313.62</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 3,772.51</b>	<b>\$ 3,766.26</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,208.99	
Disbursements to Creditors	\$ 16,704.28	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 18,913.27</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/15/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.